

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

ARIEL ABAD  
KAREN L. ABAD  
Debtor(s)

Ronda J. Winnecour  
Movant

vs.

No Repondents.

Case No.: 14-22502

Chapter 13

Document No.: 93

**ENTERED BY DEFAULT**

ORDER OF COURT

AND NOW, this 15th day of October, 2019, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

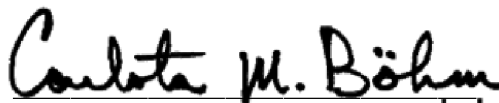
(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

FILED  
10/15/19 3:52 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

  
dmk

Carlota M. Böhm  
Chief United States Bankruptcy Court Judge

## Imaged Certificate of Notice Page 2 of 3

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Ariel Abad  
Karen L. Abad  
DebtorsCase No. 14-22502-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: dkam  
Form ID: pdf900Page 1 of 2  
Total Noticed: 32

Date Rcvd: Oct 16, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 18, 2019.

db/jdb +Ariel Abad, Karen L. Abad, 2907 Homehurst Street, Pittsburgh, PA 15234-3145  
 aty +Darren Parr, 967 Liberty Ave., 2nd fl., Pittsburgh, PA 15222-3701  
 cr Duquesne Light Company, c/o Peter J. Ashcroft, 2200 Gulf Tower, Pittsburgh, PA 15219  
 13874818 +Barclay Card Services, PO Box 13337, Philadelphia, PA 19101-3337  
 13874819 +CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
 (address filed with court: Best Buy, PO Box 183195, Columbus, OH 43218-3195)  
 13920016 Capital One, N.A., c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 13906490 Lakeview Loan Servicing, LLC, M & T Bank, One Fountain Plaza,  
 7th Floor-- Payment Processing, Buffalo, NY 14203-1495  
 13874829 +Macy's, PO Box 183083, Columbus, OH 43218-3083  
 13874830 +Medi-Help, 1691 Washington Rd., Pittsburgh, PA 15228-1631  
 13874833 +PNC Bank, PO Box 5570, Cleveland, OH 44101-0570  
 13910506 +Pittsburgh Water & Sewer Authority, c/o Goehring Rutter & Boehm,  
 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101  
 13874836 +Target Card Servcies, PO Box 660170, Dallas, TX 75266-0170

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13874817 E-mail/PDF: gecscdi@recoverycorp.com Oct 17 2019 03:57:58 Amazon GE Capital Retail Bank,  
 PO Bo x965013, Orlando, FL 32896-5013  
 13888711 +E-mail/Text: bnc@atlasacq.com Oct 17 2019 03:54:48 Atlas Acquisitions LLC,  
 on behalf of Oliphant Financial, LLC, 294 Union St., Hackensack, NJ 07601-4303  
 13920867 +E-mail/Text: bncmail@w-legal.com Oct 17 2019 03:56:18 CERASTES, LLC,  
 C O WEINSTEIN,PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 13874821 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Oct 17 2019 03:58:02 Capital One,  
 PO Box 30285, Salt Lake City, UT 84130-0285  
 13930610 E-mail/PDF: rmscedi@recoverycorp.com Oct 17 2019 03:58:45 Capital Recovery V, LLC,  
 c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605  
 13874823 E-mail/Text: bk.notifications@jpmchase.com Oct 17 2019 03:55:15 Chase Auto Finance,  
 P.O. Box 78050, Phoenix, AZ 85062-8050  
 13937283 +E-mail/Text: kbarkley@bernsteinlaw.com Oct 17 2019 03:56:57 Duquesne Light Company,  
 c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,,  
 Pittsburgh, PA 15219-1945  
 13874824 E-mail/PDF: gecscdi@recoverycorp.com Oct 17 2019 03:57:56 GE Capital Retail Bank,  
 P.O. Box 960061, Orlando, FL 32896-0061  
 13893132 E-mail/PDF: bk.notifications@jpmchase.com Oct 17 2019 03:55:15 JPMorgan Chase Bank, N.A.,  
 National Bankruptcy Department, P.O. Box 29505 AZ1-1191, Phoenix, Arizona 85038-9505  
 13874825 E-mail/Text: bncnotices@becket-lee.com Oct 17 2019 03:54:56 Kohl's Payment Center,  
 PO Box 2983, Milwaukee, WI 53201-2983  
 13874826 E-mail/PDF: gecscdi@recoverycorp.com Oct 17 2019 03:57:56 Lowes/ GECRB, PO Box 530914,  
 Atlanta, GA 30353-0914  
 13874828 E-mail/Text: camanagement@mtb.com Oct 17 2019 03:55:04 M&T Bank, PO Box 62182,  
 Baltimore, MD 21264-2182  
 13874832 +E-mail/Text: bankruptcy@oliphantfinancial.com Oct 17 2019 03:56:01 Oliphant Financial,  
 9009 Town Center Parkway, Bradenton, FL 34202-4185  
 13917070 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Oct 17 2019 03:58:05  
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
 13874834 E-mail/PDF: gecscdi@recoverycorp.com Oct 17 2019 03:57:56 Sam's Club/ GECRB,  
 PO Box 530942, Atlanta, GA 30353-0942  
 13874835 +E-mail/Text: BKRMailOPS@weltman.com Oct 17 2019 03:55:06 Sterling, Inc., 375 Ghent Road,  
 Akron, OH 44333-4600  
 13882332 +E-mail/Text: bncmail@w-legal.com Oct 17 2019 03:56:18 TD BANK USA, N.A.,  
 C O WEINSTEIN,PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 13874837 E-mail/Text: wfmelectronicbankruptcy@verizonwireless.com Oct 17 2019 03:53:42  
 Verizon, PO Box 920041, Dallas, TX 75392-0041  
 13874838 E-mail/PDF: gecscdi@recoverycorp.com Oct 17 2019 03:58:34 Walmart/ GECRB, P.O. Box 530927,  
 Atlanta, GA 30353-0927  
 13874840 +E-mail/Text: BKRMailOps@weltman.com Oct 17 2019 03:56:15 William T. Molczan,  
 1400 Koppers Building, 436 Seventh Avenue, Pittsburgh, PA 15219-1826

TOTAL: 20

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Lakeview Loan Servicing, LLC  
 cr Pittsburgh Water & Sewer Authority  
 13874822\* Capital One, PO Box 30285, Salt Lake City, UT 84130-0285  
 13874827\* Lowes/ GECRB, PO Box 530914, Atlanta, GA 30353-0914  
 13874831\* +Medi-Help, 1691 Washington Road, Pittsburgh, PA 15228-1631  
 13874839\* Walmart/GECRB, P.O. Box 530927, Atlanta, GA 30353-0927

District/off: 0315-2

User: dkam  
Form ID: pdf900

Page 2 of 2  
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13874820 ##Best Buy Credit Services, P.O. Box 183195, Columbus, OH 43218-3195

TOTALS: 2, \* 4, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 18, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 16, 2019 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Lakeview Loan Servicing, LLC  
andygornall@latouflawfirm.com  
Christopher M. Frye on behalf of Debtor Ariel Abad chris.frye@steidl-steinberg.com,  
julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgo  
ga@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-ste  
inberg.com  
Christopher M. Frye on behalf of Joint Debtor Karen L. Abad chris.frye@steidl-steinberg.com,  
julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgo  
ga@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-ste  
inberg.com  
James Warmbrodt on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmlawgroup.com  
Jeffrey R. Hunt on behalf of Creditor Pittsburgh Water & Sewer Authority jhunt@grblaw.com,  
cnoroski@grblaw.com  
Joshua I. Goldman on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 9